

Hawkeye Area Community Action Program, Inc.	Policy # 304
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Short Term Disability	Effective: August 29, 2002
	Revised: September 22, 2016
APPROVED BY: Board of Directors	

Policy Statement

HACAP will provide a short term disability insurance policy for all employees who have completed at least one year of service and who have worked at least 1,250 hours during the 12 month period immediately preceding the commencement of the leave. This will be paid at the rate of 60% of the employee's work hours per their approved work schedule, beginning with the second week of the time loss. Benefits for eligible employees will be paid up to 25 weeks in accordance with the terms and conditions of the insurance carrier.

Standard Operating Procedure

Target Audience

All non-exempt Hawkeye Area Community Action Program, Inc. employees who meet the following conditions:

- Completed one year of employment or more
- Full-time status or regular part-time status employee

Necessities

- Short Term Disability Claim Form
- Short Term Disability Recertification Claim Form

Implementation Steps

REQUESTING SHORT TERM DISABILITY

- If an employee is unable to perform their normal work duties as a result of a personal injury or illness and is expected to miss more than seven (7) consecutive scheduled workdays, they can apply for short-term disability benefits.
- If the employee is eligible for STD benefits it is the employee (or person acting on employee's behalf if the employee is incapacitated) must give as much notice as practicable.
- The Human Resources Department will send the employee a Short Term Disability Claim form. The employee (or person acting on employee's behalf if the employee is incapacitated) must complete the Short Term Disability Claim Form. The employee's health care provider must complete the designated pages of the Short Term Disability Claim Form.
- An employee must participate in all doctor-recommended treatments and/or programs in order to qualify for short-term disability benefits.

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- An employee may also be entitled to benefits under Family and Medical Leave (see policy # 305). Short-term disability will run simultaneously with any FMLA qualifying leave and will be counted toward the 12-weeks of FMLA leave. The substitution of paid leave for unpaid leave does not extend the twelve-week FMLA leave period.
- The Human Resources Department will send the employee the appropriate paperwork for Family and Medical Leave along with the short-term disability paperwork.

HOW MUCH REPLACEMENT INCOME DO SHORT-TERM DISABILITY BENEFITS PROVIDE

- During the first seven (7) working days from the onset of the disability, no short-term disability benefits will be paid. If an employee has paid release time available, they may use the paid release to cover the first seven (7) days.
- Beginning on the eighth (8) working day after the onset of the disability, the employee will be provided replacement income that equals 60% percent of the employee's work hours per their approved work schedule.
- A maximum of up to 54 weeks of short-term disability benefits may be paid during an employee's tenure with the company.
- If an employee qualifies for benefits under Family and Medical Leave, the non-bargaining employee will be required to supplement all available paid release for any unpaid hours.

MEDICAL DOCUMENTATION

- If there is any question regarding the medical documentation or if the medical documentation is in any way incomplete, STD benefits will not be approved. HACAP Human Resources will attempt to facilitate efforts to obtain the necessary medical documentation from the employee and their health care provider, but it is ultimately the responsibility of the employee to ensure that necessary documentation is provided.
- HACAP may require a second opinion from a health care provider designated by the company. HACAP will pay the cost of the second opinion if required. If the first and second opinions differ, HACAP, at its own expense, may require the binding opinion of a third health care provider, approved jointly by HACAP and the employee.

RETURN TO WORK

- The employee will be required to present a medical statement from a health care provider stating the employee is fit to return to work. If such certification is required and not received, the employee will not be able to return to work until the certification is provided. If such certification has not been provided within 15 days after the employee's planned return date, employment may be terminated.
- After receiving clearance to return to work, an employee will be (1) returned to their previous position, (2) placed in an equivalent position, (3) separated from active service. (in accordance with all federal and state rules and regulations, i.e. Family and Medical Leave Act).

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- Employees receiving STD benefits are still subject to a reduction in force or reassignment that would have occurred otherwise had the employee been working.

WHAT HAPPENS IF AN EMPLOYEE BECOMES DISABLED A SECOND TIME

- The employee must follow the procedures for requesting short-term disability benefits listed above and new paperwork must be completed and returned before any benefits will be paid.
- If a second (or subsequent) claim is determined to be a continuation of a previous STD claim, the maximum amount of disability benefits available to the employee will equal 18 weeks (or 12 weeks if eligible for full Social Security benefits) minus the number of weeks already paid.

WHEN WILL SHORT TERM DISABILITY NOT BE PAID

Short-term disability benefits will not be paid if:

- The accident or illness is job-related
- The accident or illness is the result of an illegal act or gross negligence
- The employee takes other gainful employment, which is not a part of a HACAP approved rehabilitation program, during the term of the disability
- The employee is on a corrective or disciplinary work plan when the disability begins
- The disability began while the employee is on voluntary or seasonal leave
- The disabled employee leaves the state of Iowa, except when approved by HACAP as part of a rehabilitation or care plan.
- The employee fails to provide proper documentation or re-certification of the disability.
- The employee fails to participate in any doctor recommended treatment or programs.

If an employee is paid duplicate benefits (i.e. worker's compensation and short-term disability), the employee will be required to pay back any short-term disability benefits received.

Process Manager

This policy was written by the Human Resource Department for use by all HACAP operations. Questions regarding this policy should be directed to the Human Resources Department at 319-393-7811.